

Information to identify the case:

Debtor 1	<u>Cynthia Turner</u>	Social Security number or ITIN	xxx-xx-0687
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-16571-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia Turner

7/21/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cynthia Turner
 Debtor

Case No. 17-16571-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db +Cynthia Turner, 40 Foxglove Drive, Delran, NJ 08075-2042
 516769725 +Altas Spine LLC, 201 Creek Road, Hainesport, NJ 08036
 516769726 +Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 516769734 +Brian and Faith Sutton, 40 Foxglove Drive, Delran, NJ 08075-2042
 516741273 +Clifford Livingston, 440 Grand Avenue, Trenton, NJ 08610-5049
 516769728 +Diagnostic Pathology Consultants, 520 E 22nd Street, Lombard, IL 60148-6110
 516741275 +Ferne Agudelo, 12 Cypress Lane, Willingboro, NJ 08046-3408
 516769729 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695
 516741279 +Joan E. Agudelo, 608 Ogden Drive, Mount Holly, NJ 08060-2425
 516741280 +KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 516769730 +Larchmont Medical Imaging, 1295 Route 38 West, Hainesport, NJ 08036-2702
 516769731 +Lourdes Health System, PO Box 822112, Philadelphia, PA 19182-2112
 516769732 +Lourdes Medical Center, 218 Sunset Road, Willingboro, NJ 08046-1110
 516741281 +Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 516741284 +Transnatl, 1162 St Georges Avenue, Avenel, NJ 07001-1263
 516769733 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
 516741285 +Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jul 21 2017 22:13:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 21 2017 22:21:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 21 2017 22:21:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516741270 +E-mail/Text: bk@residentcollect.com Jul 21 2017 22:21:19 Allied Collection Services,
 4230 Lyndon B. Johnson Fwy, 4th Floor, Dallas, TX 75244-5882
 516741271 +EDI: GMACFS.COM Jul 21 2017 22:13:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 516741272 +EDI: BANKAMER.COM Jul 21 2017 22:13:00 Bank Of America, Nc4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 516769727 +EDI: CCS.COM Jul 21 2017 22:13:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 516741274 +EDI: CREDPROT.COM Jul 21 2017 22:13:00 Credit Protection Assoc, PO Box 802068,
 Dallas, TX 75380-2068
 516741276 +EDI: GMACFS.COM Jul 21 2017 22:13:00 G M A C, PO Box 105677, Atlanta, GA 30348-5677
 516741277 +EDI: HFC.COM Jul 21 2017 22:13:00 Hsbc/boscv, Attention: HSBC Retail Services,
 PO Box 5264, Carol Stream, IL 60197-5264
 516741278 +EDI: JEFFERSONCAP.COM Jul 21 2017 22:13:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 516741282 +EDI: SWCR.COM Jul 21 2017 22:13:00 Southwest Credit Systems,
 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
 516741283 +EDI: WTRRN BANK.COM Jul 21 2017 22:13:00 Target, C/O Financial & Retail Svcs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jul 21, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset Backed Pass-Through Certificates, Series 2007-CH2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Debtor Cynthia Turner email@warrensjones.com, bestcasewsj@gmail.com; r46134@notify.bestcase.com

TOTAL: 4